

ATTORNEY GENERAL LAUNCHES NEW PROGRAM FOR VICTIMS OF IDENTITY THEFT

BISMARCK – North Dakota victims of Identity Theft now have a central place to turn for information and help, announced Attorney General Wayne Stenehjem. The online service, unveiled this morning, provides consumers with "one click" access to all the information and forms necessary to document the identity theft.

"In the past, victims have faced a confusing and frustrating process alone," said Stenehjem. "Now, our office will be available for help and a source of information."

New federal law gives victims important new rights, including requiring a "fraud alert" to be placed on a victim's credit report that requires additional verification from a victim before credit is given; gives victims the right to block fraudulent information in a credit report; gives the victim the right to obtain information from businesses about fraudulent transactions; requires that when one of the three credit reporting agencies receives a report of identity theft it must notify the other two agencies of the fact and gives victims the right to a free credit report.

But before any of these rights is effective, the victim must file a police report and provide proof a police report was, in fact, filed. However, victims often have difficulty filing a report with local authorities if the identity theft occurred out of state.

Working with the Federal Trade Commission (FTC), the Attorney General's office has developed the "Identity Theft Affidavit" as an alternative for victims who have difficulty obtaining a police report, and to assist consumers in the process of repairing the damage of identity theft. Now, consumers can find information, instructions, and a "click and fill" form, in one place.

"The online information guides the consumer through a simple, four-step process to document and report the crime," said Stenehjem.

The consumer's completed "Identity Theft Affidavit" is returned to the Attorney General's office. The Consumer Protection Division will file the original Affidavit and return a validated copy to the consumer. The validated copy is used to establish the existence of identity theft and block fraudulent debts from showing up on the consumer's credit report.

As the next step in his efforts to help victims of Identity Theft, Stenehjem will propose legislation to:

- Increase the criminal penalty to a B-felony, with subsequent offenses charged as an A-felony
- Allow venue for identity theft cases to be consolidated in one county, even though multiple offenses may have been committed by the same thief in several counties in the state.
- Extend the statute of limitations for identity theft cases to six years from when the identity of the thief is discovered.
- Create an official state identity theft certificate that victims can use to clear their credit reports.

Web address: www.ag.state.nd.us